

subscription of the information provider and a new service, searches/corrects the user information, and charges/manages a used fee. The main system is connected to the manager server and the charge system **database**, receives a request of a **vendor** system of the information provider, authorizes ID and password of the user, approves an information providing about the user, transmits the result to the vendor system, stores the result in the charge system database, and transmits a subscription information of the user to the vendor system. Thereby, the Internet information charge system allows a user to use one same ID in all information providing sites on the Internet if the user subscribes one system and registers his ID in the system, and achieves a united accounting operation through one united bill.

pp; 1 DwgNo 1/10

Title Terms: INFORMATION; CHARGE; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/00; G06F-019/00

File Segment: EPI

10/5/7 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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010653849 **Image available**

WPI Acc No: 1996-150803/199615

XPX Acc No: N96-126764

Automated remittance system - has computer for vendor database files and consumer payment transaction database, scans consumer remittance and verifies and initiates transfer of funds to vendor accounts

Patent Assignee: DELFER F W (DELF-I); STIGERS B D (STIG-I)

Inventor: DELFER F W; STIGERS B D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5496991	A	19960305	US 89309267	A	19890209	199615 B
			US 92879061	A	19920430	
			US 94281522	A	19940726	

Priority Applications (No Type Date): US 89309267 A 19890209; US 92879061 A 19920430; US 94281522 A 19940726

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5496991	A		6	G06F-017/60	Cont of application US 89309267 Cont of application US 92879061

Abstract (Basic): US 5496991 A

Consumers' pre-authorisations are obtained by a billing system provider to initiate an electronic transfer of Funds from the consumers' depository accounts to a vendor's depository account upon the provider's scanning and verifying the returned remittance documents that have unique current billing indicia.

A computer controls the system and maintains currency of all associated database files as well as generates the remittance documents.

USE/ADVANTAGE - For billing individual consumers. Rapid automated and applicable to large number of vendors and consumers.

Dwg.1/1

Title Terms: AUTOMATIC; SYSTEM; COMPUTER; VENDING; DATABASE; FILE; CONSUME; PAY; TRANSACTION; DATABASE; SCAN; CONSUME; VERIFICATION; INITIATE; TRANSFER; FUND; VENDING; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07123262 **Image available**
PUBLIC UTILITY CHARGE/TAX PAYMENT SYSTEM AND METHOD USING INTERNET

PUB. NO.: 2001-350930 [JP 2001350930 A]
PUBLISHED: December 21, 2001 (20011221)
INVENTOR(s): AWASHIMA HIROSHI
APPLICANT(s): NEC CORP
APPL. NO.: 2000-174257 [JP 2000174257]
FILED: June 09, 2000 (20000609)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a service with which a user can pay public utility charge and tax from his/her own house at any time.

SOLUTION: This system is provided with a payer terminal 1 and a public utility charge/tax payment reception server 2 for receiving a payment service for public utility charge and tax payment through the Internet. The server 2 requests a credit company server 4 (or financial institution server 5) managed by the credit company (or financial institution) through a dedicated line 200 to pay the public utility charge and tax payment to a payee by receiving credit card information (or cash card) and payment contents information being information needed to transfer to the account of the payee through the Internet from the terminal 1.

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13/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07037257 **Image available**
ORDER RECEIVING METHOD FOR DIGITAL PRINT

PUB. NO.: 2001-264891 [JP 2001264891 A]
PUBLISHED: September 26, 2001 (20010926)
INVENTOR(s): NOMOTO TETSUSHI
APPLICANT(s): NIKON GIJUTSU KOBO KK
NIKON CORP
APPL. NO.: 2000-073424 [JP 200073424]
FILED: March 16, 2000 (20000316)
INTL CLASS: G03B-027/46

ABSTRACT

PROBLEM TO BE SOLVED: To provide an order receiving method for digital prints with which readers assign the images for making the digital prints and the demand for payment of digital print fare is carried out for the registrant of the digital images.

SOLUTION: The order receiving method for the digital prints consists in a step for receiving the digital image data to be paid by the print charge image registrant from the digital image registrant, a step for registering the received digital image data as the image data to be paid by the print charge image registrant in a memory device, a step for releasing the images based on the registered digital image data to at least one reader, a step for receiving the print order from this reader as an order received for payment by the registrant and a step for demanding the digital image registrant for payment of the print charge of the order received for payment by the registrant.

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13/5/3 (Item 3 from file: 347)
DIALOG(R) File 347:JAPIO
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03938158 **Image available**
SYSTEM FOR SETTLEMENT OF ACCOUNTS

PUB. NO.: 04-303258 [JP 4303258 A]
PUBLISHED: October 27, 1992 (19921027)
INVENTOR(s): KUROKAWA NAOKI
APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP
(Japan)
TOSHIBA SYST KAIHATSU KK [000000] (A Japanese Company or
Corporation), JP (Japan)
APPL. NO.: 03-093646 [JP 9193646]
FILED: March 30, 1991 (19910330)
INTL CLASS: [5] G06F-015/21; G06F-015/30; G06F-015/30; G06F-015/30;
G06K-017/00; G07F-007/08
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4
(PRECISION INSTRUMENTS -- Business Machines); 30.1
(MISCELLANEOUS GOODS -- Office Supplies); 44.4 (COMMUNICATION
-- Telephone); 45.3 (INFORMATION PROCESSING -- Input Output
Units)
JAPIO KEYWORD: R011 (LIQUID CRYSTALS); R131 (INFORMATION PROCESSING --
Microcomputers & Microprocessors)
JOURNAL: Section: P, Section No. 1500, Vol. 17, No. 118, Pg. 42, March
11, 1993 (19930311)

ABSTRACT

PURPOSE: To eliminate a need to issue a **bill** at the time of demanding
payment and to immediately settle accounts in response to a **demand** by
electronically transmitting demand information to a communication
terminal on the customer side and using demand information at the time of
settlement of accounts as it is.

CONSTITUTION: When identification of a customer is completed and
coincidence of PIN is confirmed, he takes a handset in his hand to call a
host system 14 of a bank. When receiving a transfer request for settlement
of accounts accompanied with a transaction between a stock company and the
customer for example, the host system 14 sends a transmission request for
stored demand information to the main control part of an IC card telephone
set 11. The main control part accesses a memory in response to this request
and reads out stored demand information and transmits it to the host system
14 of the bank through a public line network 10. The host system 14 moves
funds corresponding to the demanded amount of money from the accounts of
the customer to that of the stock company in accordance with contents of
demand information to terminate the settlement processing

13/5/4 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014999106 **Image available**
WPI Acc No: 2003-059621/200305
XRPX Acc No: N03-046240

**Retail home ordering system using handheld bar code scanner integrated
with mobile telephone technology to send desired product lists to remote
order center**

Patent Assignee: EZYSHOPPER@HOME PTY LTD (EZYS-N)
Inventor: BLAXLAND S T; HORTON M J; ROBERTSON I B
Number of Countries: 100 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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WO 200299708 A1 20021212 WO 2002AU706 A 20020603 200305 B

Priority Applications (No Type Date): AU 2002832 A 20020228; AU 20015455 A 20010604

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200299708 A1 E 38 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 200299708 A1

NOVELTY - Includes a remote ordering/payment apparatus, a barcode scanner to scan objects e.g. picked up from display items in retailer outlet or depicted in catalog, and a memory to record the data of an object scanned and to produce a list of objects scanned. Desired objects are chosen from the list to form a desired list of objects which is sent to an order center e.g. via mobile telephone connection.

DETAILED DESCRIPTION - A controller located at the order center receives the transmitted desired list and transmits appropriate billing data to the remote ordering / payment apparatus.

An INDEPENDENT CLAIM is also included for A method of remotely ordering retail products by means of registering the user details.

USE - For home shopping.

ADVANTAGE - User need not be physically connected to e.g. Internet during browsing process and browsing process need not be time consuming or act as disincentive.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram of the system.

pp; 38 DwgNo 3/6

Title Terms: RETAIL; HOME; ORDER; SYSTEM; BAR; CODE; SCAN; INTEGRATE;

MOBILE; TELEPHONE; TECHNOLOGY; SEND; PRODUCT; LIST; REMOTE; ORDER

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/5 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014812910 **Image available**

WPI Acc No: 2002-633616/200268

Internet billing and payment process using virtual payment account

Patent Assignee: SHIN HAN BANK (SHIN-N)

Inventor: HONG S H; JUNG J P; SUNG G J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002027769	A	20020415	KR 200058409	A	20001005	200268 B

Priority Applications (No Type Date): KR 200058409 A 20001005

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2002027769 A 1 G06F-019/00

Abstract (Basic): KR 2002027769 A

NOVELTY - An Internet billing and payment process using a virtual payment account is provided to offer the convenience to a customer by enabling the user to make a payment through various Internet connection devices such as a PC and a mobile communication terminal, and enabling the user to use a virtual payment account.

DETAILED DESCRIPTION - The process includes a payer(1), a billing requesting organization(2), an Internet billing payment service server(3), a cooperating payment financial organization(4), and a non-cooperating payment financial organization(5). The payer receives a billing fact of billing requesting organization through an e-mail and mobile communication number from the Internet billing payment service server, requests a payment to the Internet billing payment service server after checking the billing contents by connecting to the Internet billing payment service server with diversity Internet connection means, and receives the result of corresponding payment from the Internet billing payment service server. The billing requesting organization takes the payment price from the virtual payment account of payer.

pp; 1 DwgNo 1/10

Title Terms: BILL; PAY; PROCESS; VIRTUAL; PAY; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-019/00

File Segment: EPI

13/5/6 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014687733 **Image available**

WPI Acc No: 2002-508437/200254

XRPX Acc No: N02-402385

Electronic commerce system in which registered user puts USB key with authorized unique serial number into USB port

Patent Assignee: XU X (XUXX-I)

Inventor: XU X

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200242886	A1	20020530	WO 2000CN486	A	20001123	200254 B
AU 200115127	A	20020603	WO 2000CN486	A	20001123	200263
			AU 200115127	A	20001123	

Priority Applications (No Type Date): WO 2000CN486 A 20001123

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200242886 A1 C 20 G06F-001/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200115127 A G06F-001/00 Based on patent WO 200242886

Abstract (Basic): WO 200242886 A1

NOVELTY - The system will establish databases for two types of subscribers (Internet users and e-businessmen) using the commerce information of every registered businessman and the identity of registered users, as well as debit/credit cards and/or bank account information in the third party data centre system.

DETAILED DESCRIPTION - When a registered user confirms to purchase any product or service from a registered businessman. Upon receiving the consumer's purchase confirmation signal, the registered businessman web server transmits the bill in electronic form to the payment side (the registered user) through Internet or any direct dialing connection. The registered user only requires to put the USB key with an authorized unique serial number into the USB port, and inputs his/her own code or password, then the system can instantly authenticate the identity of the consumer and ask for the credit from the designated bank. Upon obtaining the approval of the bank, the

system can inform the businessman the completion of actual delivering goods to the registered user and at the same time send an e-mail to the registered user. The system can debit purchased products' amount from the registered user's bank account and credit the total amount of registered businessman bank.

USE - Electronic commerce system in which registered user puts USB key with authorized unique serial number into USB port

pp; 20 DwgNo 1/6

Title Terms: ELECTRONIC; SYSTEM; REGISTER; USER; KEY; AUTHORISE; UNIQUE; SERIAL; NUMBER; PORT

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-001/00

File Segment: EPI

13/5/7 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014640072 **Image available**

WPI Acc No: 2002-460776/200249

Enclosed cyber bill dealing system and method thereof using data communication network

Patent Assignee: KOREA TELECOM (KOTE-N)

Inventor: HONG Y G; KONG G T; PARK S B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002003852	A	20020115	KR 200180773	A	20011218	200249 B

Priority Applications (No Type Date): KR 200180773 A 20011218

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002003852	A	1	G06F-017/60	

Abstract (Basic): KR 2002003852 A

NOVELTY - An enclosed cyber bill dealing system and method thereof using a data communication network is provided to analyze transfer information in real time by issuing and managing cyber bills between a purchaser and a product/service provider, by enabling the provider to link with all sorts of financial servers and credit inquiry companies in order to transfer the cyber bill to the third party.

DETAILED DESCRIPTION - A member terminal is equipped with a communication module in order to output information on cyber bills charged in an electronic wallet given to each member. In addition, the member terminal is composed of one or more of bill issuer terminals(A1-An) equipped with web browsers, provider terminals(B1-Bn) which provide specific products and services and transferee terminals(C1-Cn) which receives a cyber bill. A bank server(BS) performs a fund transfer according to a **paying request** signal applied to **electronic bill** expired. An enclosed cyber bill dealing server(EBDS) receives a signal for issuing and distributing cyber bills from the transferee terminals. The enclosed cyber bill dealing server(EBDS) forms an electronic wallet of each user. In addition, the enclosed cyber bill dealing server(EBDS) automatically issues a paying request signal to the bank server(BS) in case that a cyber bill is expired.

pp; 1 DwgNo 1/10

Title Terms: ENCLOSE; BILL; DEAL; SYSTEM; METHOD; DATA; COMMUNICATE; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/8 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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014584406 **Image available**
WPI Acc No: 2002-405110/200243
XRPX Acc No: N02-318023

**Computerized electronic payment system for client-server environment,
transfers fund electronically to biller, when funding information of
customer is sufficient for processing electronic payments**

Patent Assignee: MOBIUS MANAGEMENT SYSTEMS INC (MOBI-N)

Inventor: GROSS M I

Number of Countries: 096 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200227615	A1	20020404	WO 2001US30380	A	20010928	200243 B
AU 200194849	A	20020408	AU 200194849	A	20010928	200252

Priority Applications (No Type Date): US 2000676692 A 20000929

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 200227615	A1	E 52	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200194849	A		G06F-017/60	Based on patent WO 200227615
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Abstract (Basic): WO 200227615 A1

NOVELTY - The customer client software creates a payment certification string that includes customer's funding account information and validation information. A server processor associates specific validation string to the received funding information only when the funding information is sufficient for processing electronic payments by which an electronic payment instruction is transmitted to a biller.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computerized electronic payment method.

USE - For client-server environments in Internet commerce transactions.

ADVANTAGE - As the system uses funding account information and validation information for certifying authority, immediate processing of automated clearinghouse (ACH) network payment from a customer to a biller is permitted, even when there is no established relationship between the customer and biller and no signature card of the customer on file with the biller. Assures a secure and private connection, and transfer of information directly between a biller and a customer. As the payment of the bills from the user's desktop PC are directly received by the biller using a single software application, cash flow management and analysis for the biller is improved.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic view of physical and logical components of electronic bill presentment and payment system.

pp; 52 DwgNo 1/6

Title Terms: COMPUTER; ELECTRONIC; PAY; SYSTEM; CLIENT; SERVE; ENVIRONMENT;
TRANSFER; FUND; ELECTRONIC; INFORMATION; CUSTOMER; SUFFICIENT; PROCESS;
ELECTRONIC

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/9 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014537525 ****Image available****

WPI Acc No: 2002-358228/200239

Collective payment method using internet

Patent Assignee: KIM J S (KIMJ-I)

Inventor: KIM J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001086959	A	20010915	KR 200010985	A	20000306	200239 B

Priority Applications (No Type Date): KR 200010985 A 20000306

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001086959	A		1 G06F-017/60	

Abstract (Basic): KR 2001086959 A

NOVELTY - A collective payment method using the Internet is provided to maximize convenience and minimize time and costs by collectively processing all dues.

DETAILED DESCRIPTION - If a user accesses the homepage of a web site(S101), the homepage asks him whether he is a member(S103). In case that the user wants to join the web site, the user inputs his personal information, ID, password and payment account and registers as a member(S105). Then the user inputs information related to payment(S106). The member information inputted through the user's web browser is stored in a database according to a command from a web server(S107). Afterward the user accesses the web site at a point of time that he wants settlement for various public imposts, and inquires charge details of the web server(S109). The web server displays a money-due table to the user's computer. After confirming the details of the money-due table, the user executes revision, registration or deletion for it(S111). Then the user directs the web server to pay the charges (S113-S115). The web server carries out payment from the registered payment account to claimants' deposit accounts using an Internet banking system(S117).

pp; 1 DwgNo 1/10

Title Terms: COLLECT; PAY; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/10 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014441468 ****Image available****

WPI Acc No: 2002-262171/200231

XPX Acc No: N02-203762

Magnetic Internet card for connecting to Internet, stores information required to connect, information terminal connected to communication channel, directly to specific portal site or homepage

Patent Assignee: TSUTSUI O (TSUT-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001291015	A	20011019	JP 2000144103	A	20000406	200231 B

Priority Applications (No Type Date): JP 2000144103 A 20000406

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001291015	A		10 G06F-017/60	

Abstract (Basic): JP 2001291015 A

NOVELTY - A memory (39) of the magnetic Internet card, stores

information required for connecting to Internet. An information terminal (31) connected to communication channel (A1) and having a card reader interface (32), directly connects to a specific portal site or homepage automatically, on card insertion.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Information terminal device;
- (b) Internet card business model

USE - For using cards such as pre-paid card, debit cards, credit cards, membership card, commuter's ticket, various entrance tickets, coupon tickets, medical examination tickets, driving license, identification card that are published by public institutions to connect information terminal such as television, mobile telephone, game machines, information portable terminals connected to a communication channel to specific homepage/portal site, directly.

ADVANTAGE - Enables the user to connect to Internet directly by inserting the Internet card and thus eliminates need for paying connection charge to the Internet service provider.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the information terminal having card reader interface to read the Internet card. (Drawing includes non-English language text).

Information terminal (31)
Card reader interface (32)
Memory (39)
Communication channel (A1)
pp; 10 DwgNo 5/5

Title Terms: MAGNETIC; CARD; CONNECT; STORAGE; INFORMATION; REQUIRE;
CONNECT; INFORMATION; TERMINAL; CONNECT; COMMUNICATE; CHANNEL; SPECIFIC;
PORTAL; SITE

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-013/00; G06F-015/00;
G06K-019/00

File Segment: EPI

13/5/11 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014385026 **Image available**

WPI Acc No: 2002-205729/200226

XRPX Acc No: N02-156698

Method of providing an electronic on-line bill presentment and payment biller information directory by assembling biller information in a directory database and allowing client computer systems access to the database

Patent Assignee: BILLWHIZ INC (BILL-N); BILL WHIZ INC (BILL-N)

Inventor: DEGROOT J

Number of Countries: 094 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200180102	A1	20011025	WO 2000CA1048	A	20000918	200226 B
CA 2306589	A1	20011017	CA 2306589	A	20000426	200226
AU 200072632	A	20011030	AU 200072632	A	20000918	200226
CA 2305914	A1	20011017	CA 2305914	A	20000417	200226

Priority Applications (No Type Date): CA 2306589 A 20000426; CA 2305914 A 20000417; US 2000552459 A 20000418

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200180102 A1 E 17 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
CA 2306589 A1 E G06F-017/60
AU 200072632 A G06F-017/60 Based on patent WO 200180102
CA 2305914 A1 E H04L-012/16

Abstract (Basic): WO 200180102 A1

NOVELTY - A central Electronic Bill Presentment and Payment (EBPP) biller information directory (3) authority is established and bill information is transferred to the authority who are responsible for authenticating the information and establishing a database of all the bill information to which users are given access. The submitted information is mapped into a standardized EBPP biller directory database format.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for an EBPP biller directory server.

USE - Electronic on-line billing.

ADVANTAGE - Accurate, authenticated and complete information is presented.

DESCRIPTION OF DRAWING(S) - The block diagram represents a billing system.

Electronic Bill Presentment and Payment directory (3)
pp; 17 DwgNo 1/2

Title Terms: METHOD; ELECTRONIC; LINE; BILL; PAY; INFORMATION; DIRECTORY;
ASSEMBLE; INFORMATION; DIRECTORY; DATABASE; ALLOW; CLIENT; COMPUTER;
SYSTEM; ACCESS; DATABASE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60; H04L-012/16

File Segment: EPI

13/5/12 (Item 9 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014365359 **Image available**

WPI Acc No: 2002-186060/200224

Collect call telephone service system using web phone and method therefor

Patent Assignee: PYUN T H (PYUN-I)

Inventor: PYUN T H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001093507	A	20011029	KR 200016155	A	20000329	200224 B

Priority Applications (No Type Date): KR 200016155 A 20000329

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001093507	A		1 H04M-015/08	

Abstract (Basic): KR 2001093507 A

NOVELTY - A collect call telephone service system using a web phone and method therefor is provided to directly call someone who opens an Internet site at real time in the Internet site without the payment of a telephone charge.

DETAILED DESCRIPTION - A service subscriber server(20) provides various services such as an advertisement and goods information according to the intention of a service subscriber and provides an Internet site including an automatic access script for being automatically connected to a web phone. A service providing server(100) receives a collect call telephone service subscriber register using the web phone to generate the automatic access script for being connected to a collect call telephone, forms a telephone call line when an automatic access script operation signal is received to use a collect call telephone service using the web phone in a user terminal(10), and imposes a charge according to the telephone call. A PSTN collect call

telephone service provider network(200) forms the telephone call line when an access signal to a specific number is received from the service providing server(100), provides the collect call telephone service, and imposes the call charge according to the formation of the telephone call line to store the imposed call charge according to service subscriber register information.

pp; 1 DwgNo 1/10

Title Terms: COLLECT; CALL; TELEPHONE; SERVICE; SYSTEM; WEB; TELEPHONE; METHOD

Derwent Class: W01

International Patent Class (Main): H04M-015/08

File Segment: EPI

13/5/13 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014342829 **Image available**

WPI Acc No: 2002-163532/200221

XRFX Acc No: N02-124828

Electronic bill presentation and payment method for network-based services in banks, involves sending bill packet including biller's account information to customer's financial institution using routing address

Patent Assignee: METAVANTE CORP (META-N); OLSEN K R (OLSE-I)

Inventor: OLSEN K R

Number of Countries: 029 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010037295	A1	20011101	US 2000179226	A	20000131	200221 B
			US 2001774863	A	20010131	
EP 1229480	A1	20020807	EP 2002250632	A	20020130	200259
AU 200214715	A	20020801	AU 200214715	A	20020130	200261
CA 2369476	A1	20020731	CA 2369476	A	20020129	200263

Priority Applications (No Type Date): US 2000179226 P 20000131; US 2001774863 A 20010131

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20010037295 A1 24 G06F-017/60 Provisional application US 2000179226

EP 1229480 A1 E G06F-017/60

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI TR

AU 200214715 A G06F-017/60

CA 2369476 A1 E H04L-012/16

Abstract (Basic): US 20010037295 A1

NOVELTY - The records in each bill file is processed to obtain the account ID and routing address of a customer's financial institution (50). A packet including biller's account information is sent to an electronic repository corresponding to the financial institution using the routing address. The repository sorts the received packets using account information and presents a bill presentation file to customer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for electronic bill presentation and payment system.

USE - For electronic bill presentation and payment system (claimed) used for providing network based services in financial institutions such as banks.

ADVANTAGE - The bills are presented directly to the customers at the customer's financial institution without any effort made by the customer. The biller's account information attached to the bill enables the customer financial institution to **electronically** transmit the **payment directly** to the biller's financial institution.

DESCRIPTION OF DRAWING(S) - The figure shows a functional block

diagram illustrating bill presentation and payment system.

Customer's financial institution (50)

pp; 24 DwgNo 1/12

Title Terms: ELECTRONIC; BILL; PRESENT; PAY; METHOD; NETWORK; BASED;
SERVICE; BANK; SEND; BILL; PACKET; ACCOUNT; INFORMATION; CUSTOMER;
FINANCIAL; INSTITUTION; ROUTE; ADDRESS

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60; H04L-012/16

File Segment: EPI

13/5/14 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014334590 **Image available**

WPI Acc No: 2002-155293/200221

XRFX Acc No: N02-118087

Electronic bill payment method for e-commerce, involves executing money transfer order by debiting from customer account, after acknowledging electronic bill

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC); HANSMANN U (HANS-I);

HENN H (HENN-I); MERK L (MERK-I); STOBERT T (STOB-I)

Inventor: HANSMANN U; HENN H; MERK L; STOBERT T

Number of Countries: 003 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
AU 200071757	A	20010705	AU 200071757	A	20001122	200221 B
US 20010016835	A1	20010823	US 2001752959	A	20010102	200221
CN 1302034	A	20010704	CN 2000135964	A	20001219	200221

Priority Applications (No Type Date): EP 99126170 A 19991230

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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AU 200071757	A		14	G06F-017/60	
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US 20010016835	A1			G06F-017/60	
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CN 1302034	A			G06F-017/60	
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Abstract (Basic): AU 200071757 A

NOVELTY - A connection is established between customer (12) and service provider (14), via voice of cellular phone channel. An electronic bill is issued by service provider to customer via service channel, in response to purchase order from customer on acknowledging the bill, customer transmits money transfer order to payment provider (16) who in turn executes the order by debiting from customer account. A payment receipt is forwarded to customer and service provider.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a computer program product.

USE - For use in e-commerce.

ADVANTAGE - A secure payment method can be performed by cellular phone users without additional hardware infrastructure. Fast payment transaction is achieved, as electronic bills, money transfer orders and payment receipts are transmitted via service channel, when connection between customer and service provider is established via voice channel.

DESCRIPTION OF DRAWING(S) - The figure shows the telecommunication payment system.

Customer (12)

Service provider (14)

Payment provider (16)

pp; 14 DwgNo 1/2

Title Terms: ELECTRONIC; BILL; PAY; METHOD; EXECUTE; MONEY; TRANSFER; ORDER
; CUSTOMER; ACCOUNT; AFTER; ACKNOWLEDGE; ELECTRONIC; BILL

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00; H04Q-007/20

File Segment: EPI

13/5/15 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014291529 **Image available**
WPI Acc No: 2002-112230/200215

System and method for providing phone number for temporary reception

Patent Assignee: EFUTURE TO (EFUT-N)

Inventor: YOO D H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001081838	A	20010829	KR 20008007	A	20000219	200215 B

Priority Applications (No Type Date): KR 20008007 A 20000219

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001081838	A		1 H04L-012/66	

Abstract (Basic): KR 2001081838 A

NOVELTY - A system and a method for providing a phone number for temporary reception is provided to offer a cyber number, a temporarily receiving phone number, to a user, who has his own phone number, for a desired period.

DETAILED DESCRIPTION - A system for providing a phone number for temporary reception is comprised of a terminal(110), a cyber number manager(120), a charge payment relay(130), a payment gateway(140), a cyber number storage part(150), a command issuing scheduler(160), a command issuing database(170), and an exchange(180). The terminal(110) is used when a user inputs information to apply for a cyber number. The cyber number manager(120) receives a service start time and a service end time from the user and manages this time information. The charge payment relay(130), in the case of a prepayment service, receives a service order number and payment associated information, transfers them to the payment gateway(140), and transmits payment approval status to the cyber number manager(120). In the case of a post payment service, the charge payment relay(130) generates a demand record and transmits a payment approval result. The cyber number storage part(150) records number usage records and number aging records. If a call forwarding command or a call forwarding release command exists within a specific time, the command issuing scheduler(160) translates the command and transmits to the exchange side. The command issuing database(170) stores call forwarding executing command records and call forwarding release command records. The exchange(180) receives a command from the command issuing scheduler(160) and makes a call forwarding function to a user number from a cyber number or a call forwarding release function operated.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; TELEPHONE; NUMBER; TEMPORARY; RECEPTION

Derwent Class: W01

International Patent Class (Main): H04L-012/66

File Segment: EPI

13/5/16 (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014263794 **Image available**
WPI Acc No: 2002-084492/200212
XRPX Acc No: N02-062807

Electronic payment processing system for settling on-line bills, has consolidated billing and payment form that contains billing information

and forward to purchaser for filling-up purposes

Patent Assignee: PAYMENT ENG LLC (PAYM-N)

Inventor: WATSON C

Number of Countries: 026 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1164554	A2	20011219	EP 2001304031	A	20010502	200212 B

Priority Applications (No Type Date): US 2000578543 A 20000525

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 1164554	A2	E	20	G07F-019/00	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): EP 1164554 A2

NOVELTY - A consolidated billing and payment form, forwarded to a purchaser for filling-up purposes, is returned to the issuing institution to electronically process the payment instructions. The consolidated billing and payment form contains billing information.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) an electronically processed consolidated billing and payment form;

(b) and an electronic payment processor.

USE - For settling on-line bills with check. Used in e.g. household, small business.

ADVANTAGE - Increases efficiency and security in electronic payment. Reduces cost for billing and collection activities. Eliminates payment check processing in financial institution. Reduces operating cost. Enables quick bill payment.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of the conversion of manual payment into electronic form.

pp; 20 DwgNo 4/8

Title Terms: ELECTRONIC; PAY; PROCESS; SYSTEM; SETTLE; LINE; BILL;
CONSOLIDATE; BILL; PAY; FORM; CONTAIN; BILL; INFORMATION; FORWARD;
PURCHASE; FILL; UP; PURPOSE

Derwent Class: T01; T05

International Patent Class (Main): G07F-019/00

International Patent Class (Additional): G06F-017/60

File Segment: EPI

13/5/17 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014220941 **Image available**

WPI Acc No: 2002-041639/200205

XRPX Acc No: N02-030863

Internet based electronic billing system for services such as cellular telephone, electricity, receives files including bills in electronic format and extracts bill related information for generating electronic bills

Patent Assignee: BARKAN E (BARK-I)

Inventor: BARKAN E

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200186525	A1	20011115	WO 2000IL257	A	20000505	200205 B
AU 200043108	A	20011120	AU 200043108	A	20000505	200219
			WO 2000IL257	A	20000505	

Priority Applications (No Type Date): WO 2000IL257 A 20000505

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200186525 A1 E 49 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200043108 A G06F-017/60 Based on patent WO 200186525

Abstract (Basic): WO 200186525 A1

NOVELTY - An electronic billing center (3) receives files including bills in electronic format and extracts bill related information from the files for generating electronic bills. A communication channel (391) transmits the electronic bills to the customers. (2).

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for electronic bill conversion method.

USE - For producing electronic bills to demand payment for various services such as telephone, electricity, credit card expenses, cellular phones, international phone calls.

ADVANTAGE - Allows easy conversion from paper billing to electronic billing without disrupting normal operations and without incurring large expenses and allows customers to pay bills easily and quickly.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of dual media billing system.

Customers (2)

Electronic billing center (3)

Communication channel (391)

pp; 49 DwgNo 1/4

Title Terms: BASED; ELECTRONIC; BILL; SYSTEM; SERVICE; CELLULAR; TELEPHONE;
ELECTRIC; RECEIVE; FILE; BILL; ELECTRONIC; FORMAT; EXTRACT; BILL; RELATED
; INFORMATION; GENERATE; ELECTRONIC; BILL

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/18 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014163082 **Image available**

WPI Acc No: 2001-647310/200174

Related WPI Acc No: 1996-334131; 1999-428605

XRPX Acc No: N01-483606

Control method for payment of debts e.g. credit card bills , involves entering agreed payment terms into scheduler which electronically instructs third party e.g. customer's bank, to pay agreed amounts on due dates

Patent Assignee: BERNSTEIN R (BERN-I)

Inventor: BERNSTEIN R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6298335	B1	20011002	US 95369749	A	19950106	200174 B
			US 97779923	A	19970106	
			US 98195467	A	19981118	

Priority Applications (No Type Date): US 98195467 A 19981118; US 95369749 A 19950106; US 97779923 A 19970106

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 6298335 B1 7 G06F-017/60 CIP of application US 95369749
CIP of application US 97779923
CIP of patent US 5591949
CIP of patent US 5915023

Abstract (Basic): US 6298335 B1

NOVELTY - Parties involved e.g. buyer and seller, credit card company and customer, agree payment terms e.g. agreed amount to be paid per month. Terms entered into scheduler which electronically instructs third party (20) e.g. customer's bank, to pay agreed amounts on due dates.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for apparatus implementing the described method.

USE - As a method for controlling the payment of debts (claimed).

ADVANTAGE - Overcomes problems of customer forgetting about purchase or losing bills e.g. credit card bills. Prevents customer incurring additional charges due to not paying on time.

DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of the system.

Automatic portable account controller e.g. smartcard (12)

Internet (18)

Third party control (20)

Processor (26)

Memory (28)

pp; 7 DwgNo 1/2

Title Terms: CONTROL; METHOD; PAY; CREDIT; CARD; BILL; ENTER; AGREE; PAY;

TERM; ELECTRONIC; THIRD; PARTY; CUSTOMER; BANK; PAY; AGREE; AMOUNT; DATE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/19 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012597953 **Image available**

WPI Acc No: 1999-404059/199934

Related WPI Acc No: 1995-185907; 1997-179511

XRPX Acc No: N99-301097

Electronic bi-directional bill payment network for bank and non-banking financial institutions.

Patent Assignee: VISA INT SERVICE ASSOC (VISA-N)

Inventor: KOLLING R; POWAR W L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5920847	A	19990706	US 93146515	A	19931101	199934 B
			US 95552586	A	19951103	
			US 96726642	A	19961007	

Priority Applications (No Type Date): US 96726642 A 19961007; US 93146515 A 19931101; US 95552586 A 19951103

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5920847	A	46	G06F-017/60	Cont of application US 93146515 CIP of application US 95552586 Cont of patent US 5465206

Abstract (Basic): US 5920847 A

NOVELTY - An electronic packet transfer network (102) couples payment data packet generator at originating node to payment data packet acceptor at destination node. The biller (14) accounts data processor coupled to either transfer network or data packet acceptor, processes biller data for biller to update consumer biller account and to reflect a credit based on payment account.

DETAILED DESCRIPTION - A transaction processor receives the bill pay order (122) and processes debit portions of the accounting transactions against the consumer account. The bill pay order includes the reference to the biller identification (ID), payment amount and

consumer-biller account to be credited. The payment data packet generator controlled by the transaction processor, generates payment data packet based on bill pay order. The payment data packet comprises the data fields indicating the biller ID, payment amount identifier and consumer-biller account identifier.

The electronic packet transfer network which couples the payment data packet generator to multiple nodes, translates the biller ID field into a pointer to a destination node. Another transaction processor at the destination node maintains a balance of the biller account and processes credit portions of accounting transactions against the biller account. The payment data packet acceptor coupled to the transfer network applies a credit transaction to the biller account, according to the payment amount field. The biller account is processed by biller account receivable data processor

An INDEPENDENT CLAIM is also included for the method of paying bills electronically.

USE - For transferring funds between consumer account and biller account, in banks and non-banking financial institutions (NBFI).

ADVANTAGE - Assigning IDs allow proper routing of messages back to the consumer. Facilitates returning of payment messages containing insufficient data or incorrect formatted data. Customer service desk provides pre-emptive customer service for returned messages. Billers can use the network to present invoices to customers.

DESCRIPTION OF DRAWING(S) - The figure shows the electronic bill pay system.

Biller (14)

Electronic packet transfer network (102)

Bill pay order (122)

pp; 46 DwgNo 4/19

Title Terms: ELECTRONIC; BI; DIRECTION; BILL; PAY; NETWORK; BANK; NON; BANK ; FINANCIAL; INSTITUTION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/20 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011982768 **Image available**

WPI Acc No: 1998-399678/199835

XRPX Acc No: N98-310978

Payment processing method e.g. for making electronic payments without preexisting account relationship - having access provided through system's own home page or by system icon which is present on home pages of merchants who have elected system as one of their payment options

Patent Assignee: NAT PROCESSING CO (NAPR-N)

Inventor: COLBERT J L

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2213424	A	19980409	CA 2213424	A	19970818	199835 B
MX 9707287	A1	19980801	MX 977287	A	19970924	200014

Priority Applications (No Type Date): US 96723465 A 19961009

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

CA 2213424 A 30 G06F-017/60

MX 9707287 A1 G06F-009/00

Abstract (Basic): CA 2213424 A

The method involves coupling a user computer to a software program in a merchant computer. A payment option in the software program is selected. The user computer is coupled to a second software program in a payment system computer in response to selecting the payment option. Payment information is transmitted from the user computer to the second

software program. The payment is effected by electronic funds transfer.

The electronic funds transfer includes a debit to a demand deposit account of the user. The electronic funds transfer comprises a credit transaction. The software program is a home page operated by the merchant on the Internet.

ADVANTAGE - Allows consumer to access payment processing system through Internet in order to pay variety of different bills.

Dwg.1/14

Title Terms: PAY; PROCESS; METHOD; ELECTRONIC; ACCOUNT; RELATED; ACCESS; THROUGH; SYSTEM; HOME; PAGE; SYSTEM; PRESENT; HOME; PAGE; MERCHANT; SYSTEM; ONE; PAY; OPTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-009/00; G06F-017/60

File Segment: EPI

13/5/21 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011600049 **Image available**

WPI Acc No: 1998-017177/199802

XRFX Acc No: N98-013096

Air charge variation compensation control method for engine - controlling air flow through bypass air passageway as function of camshaft position, engine speed, intake manifold pressure, bandwidth and Laplace variable

Patent Assignee: FORD GLOBAL TECHNOLOGIES INC (FORD)

Inventor: JANKOVIC M J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5690071	A	19971125	US 96741063	A	19961028	199802 B

Priority Applications (No Type Date): US 96741063 A 19961028

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5690071	A	10	F02M-007/00	

Abstract (Basic): US 5690071 A

The method involves calculating an air charge compensation value based on a cam schedule and engine operating conditions. The intake manifold mass air flow is adjusted as a function of the compensation value to reduce the variation. The compensating value is calculated based on the expression $AIR = K * (as / (s + a)) * CAM$

where K depends on engine speed, intake manifold pressure and camshaft position, a is the bandwidth, s is the Laplace complex variable and CAM is the camshaft position.

The compensation value is adjusted as a function of the difference between a cam command and the actual camshaft position. The air charge compensation value is combined with the throttle command as an input to an electronic throttle control device. An air charge compensation value modifies a bypass valve position.

ADVANTAGE - Prevents dip in torque response during camshaft retard and its effect on air/fuel ratio and subsequent increased emissions.

Dwg.4/10

Title Terms: AIR; CHARGE; VARIATION; COMPENSATE; CONTROL; METHOD; ENGINE; CONTROL; AIR; FLOW; THROUGH; AIR; PASSAGE; FUNCTION; CAMSHAFT; POSITION; ENGINE; SPEED; INTAKE; MANIFOLD; PRESSURE; BANDWIDTH; LAPLACE; VARIABLE

Index Terms/Additional Words: VARIABLE; CAMSHAFT; TIMING; VCT

Derwent Class: Q53; X22

International Patent Class (Main): F02M-007/00

File Segment: EPI; EngPI

13/5/22 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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011201586 **Image available**
WPI Acc No: 1997-179511/199716
Related WPI Acc No: 1995-185907; 1999-404059
XRPX Acc No: N97-147884

**Electronic bill paying system - has data capture at consumer end,
assisted by machine readable information in standardised format on
invoice with data including biller identification and consumer-biller
account number**

Patent Assignee: VISA INT SERVICE ASSOC (VISA-N)

Inventor: POWAR W L

Number of Countries: 072 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9708643	A1	19970306	WO 96US13990	A	19960829	199716 B
AU 9670121	A	19970319	AU 9670121	A	19960829	199728
EP 789887	A1	19970820	EP 96931443	A	19960829	199738
			WO 96US13990	A	19960829	
AU 682645	B	19971009	AU 9670121	A	19960829	199749
BR 9606615	A	19971223	BR 966615	A	19960829	199806
			WO 96US13990	A	19960829	
US 6438527	B1	20020820	US 93146515	A	19931101	200257
			US 95521623	A	19950831	
US 20020161704	A1	20021031	US 93146515	A	19931101	200274
			US 95521623	A	19950831	
			US 2002176449	A	20020620	

Priority Applications (No Type Date): US 95521623 A 19950831; US 93146515 A 19931101; US 2002176449 A 20020620

Cited Patents: US 5283829; US 5324922; US 5326959; US 5465206; US 5496991

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9708643	A1	E	23	G06F-159/00	
Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN					
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG					
AU 9670121	A			G06F-159/00	Based on patent WO 9708643
EP 789887	A1	E		G06F-019/00	Based on patent WO 9708643
Designated States (Regional): DE FR GB					
AU 682645	B			G06F-157/00	Previous Publ. patent AU 9670121
					Based on patent WO 9708643
BR 9606615	A			G06F-159/00	Based on patent WO 9708643
US 6438527	B1			G06F-017/00	CIP of application US 93146515
					CIP of patent US 5465206
US 20020161704	A1			G06F-017/60	CIP of application US 93146515
					Cont of application US 95521623
					CIP of patent US 5465206
					Cont of patent US 6438527

Abstract (Basic): WO 9708643 A

The bill pay system has a bill generator which is controlled by the biller to generate a bill for the consumer. The bill has machine-readable data fields which each have a biller identifier field and a consumer-biller account number identifier. The account number is used to differentiate the consumer from the several consumers of goods or services provided by the biller to the consumers. The bill is sent to the consumer and a data capture device, controlled by the consumer, captures the machine-readable data fields from the bill. The machine readable information is in an optically-readable bar code format or in optical/magnetic character reading format. A validator is coupled to the data capture device for validating the captured data so that a real-time response can be provided to the consumer if invalid data

fields are detected by the validator. The real-time response is in the form of a prompt to recapture the machine readable data fields.

A consumer terminal, coupled to electronically receive the validated data fields, generates a bill pay order and electronically transmits the bill pay order to an electronic bill payment network. The bill pay order is directed to the biller by inclusion of the biller identification field. The biller also controls a device that credits a payment amount of the bill pay order to an account indicated by the consumer-biller account number.

ADVANTAGE - Correctly captures data from invoice including data specifying biller identification and consumer-biller account number, therefore can be used in global billing system. Information is readable at consumer end without prior arrangements made specifically.

Dwg.5/5

Title Terms: ELECTRONIC; BILL; PAY; SYSTEM; DATA; CAPTURE; CONSUME; END; ASSIST; MACHINE; READ; INFORMATION; STANDARD; FORMAT; INVOICING; DATA; IDENTIFY; CONSUME; ACCOUNT; NUMBER

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/00; G06F-017/60; G06F-019/00; G06F-157/00; G06F-159/00

File Segment: EPI

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DIALOG(R) File 350:Derwent WPIX

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009365483 **Image available**

WPI Acc No: 1993-058962/199307

XPX Acc No: N93-044906

Computer system for bill payment at consumer instruction - includes access device used by consumer to access computer system from remote location, with bill payment made at consumer's instructions

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Number of Countries: 017 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9302422	A1	19930204	WO 92US5774	A	19920708	199307 B
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			US 2001999903	A	20011226	

Priority Applications (No Type Date): US 91736071 A 19910725; US 95372620 A 19950113; US 99250675 A 19990216; US 2001877192 A 20010611; US 99250711 A 19990216; US 200125897 A 20011226; US 2001999903 A 20011226

Cited Patents: 2.Jnl.Ref; US 4799156

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